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- Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

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A STUDY ON WOMEN EMPOWERMENT THROUGH SELF-HELP GROUPS (SHGs)**PARIVINA A. TORAGALL****STUDENT****DEPARTMENT OF MANAGEMENT STUDIES****BASAVESHWAR ENGINEERING COLLEGE (AUTONOMOUS)****BAGALKOT****BRIJMOHAN VYAS.****ASST. PROFESSOR****DEPARTMENT OF MANAGEMENT STUDIES****BASAVESHWAR ENGINEERING COLLEGE (AUTONOMOUS)****BAGALKOT****ABSTRACT**

Women empowerment is a process in which women challenge the existing norms and culture, to effectively promote their well being. The participation of women in Self Help Groups (SHGs) made a significant impact on their empowerment both in social and economical aspects. This study addresses women empowerment through self help groups in Bagalkot Area. The information required for the study has been collected from both the primary and secondary sources. Women participation in Self Help Groups have obviously created wonderful impact upon the life pattern and style of poor women and have empowered them at various levels not only as individuals but also as members of the family members of the community and the society as whole. They come together for the purpose of solving their common problems through self-help and mutual help. The more attractive scheme with less effort is "Self Help Group" (SHGs). It is a tool to remove poverty and improve the women entrepreneurship and financial support in India.

KEYWORDS

Women, empowerment, self help Groups SHG.

INTRODUCTION

Women empowerment became a developing concept, which leads to bring a better society in the world. It providing powers and act them to become independent society builders with potential challenges to the future generation. We cannot omit the women contribution to the socio-economic development of the nation. Empower the women in social, political, economical and legal aspects became necessary to convert the idle society into self-sustainable society. Women empowerment can be achieved through political power, education, employment and SHG. Among these, SHG dominate and fruitful success of the women empowerment. Women's empowerment needs to occur along multiple dimensions including: economic, socio-cultural, familial/interpersonal, legal, political, and psychological. Since these dimensions cover a broad range of factors, women may be empowered within one of these sub-domains. They give the example of "socio-cultural" dimension which covers a range of empowerment sub-domains, from marriage systems to norms regarding women's physical mobility, to no familial social support systems and networks available to women. The World Bank defines empowerment as "the process of increasing the capacity of individuals or groups to make choices and to transform those choices into desired actions and outcomes. The quality of life of the citizens of a nation can be effectively improved only by raising the standards of living of the people on the street and in backward areas. Social empowerment in general and women empowerment in particular is very fundamental in achieving this goal.

LITERATURE REVIEW

Vasudeva Rao (2002) conducted a study on "Self Help Groups and Social change" with the objective to study the improved status and quality of life of poor women and children in the rural areas and the involvement of community in planning. To achieve the objectives of the study a sample of 1.5 percent, out of 2.19 lakh self help group in Andhra Pradesh, was taken. It is observed that the self interest and self motivation would go a long way for the sustenance of the group. The share of women in decision making regarding important domestic matter is varying between districts and caste groups. The rate of illiteracy can be further reduced through the existing programmes.

Jaya S.Anand (2003) "Self Help Groups in empowering women; case study of selected Self Help Groups and Neighbor Hood Groups(NHGs)", gives a review of progress of Self Help Groups. She has attempted to examine the performance of selected Self Help Groups and NHGs and to assess its impact, especially the impact of micro credit programme on empowering women. It has been clearly established that delivering credit alone may not produce the desired impact. The supporting services and structures through which credit is delivered remaining from group formation and training to awareness raising and a wide range of other supporting measures are critical to make the impact of group activity strong and sustainable.

Dr.S.Rajamohan "opinion of the members of self help groups(2005) to increase their status and aids to raise the standard of living of them. Women are becoming entrepreneurs with the help of Self Help Groups which avoids the exploitation of women and helps empowering them.

Mr.B.vijayachandra pillai, V.Harikumar (2006) "SHGs is highly relevant to make the people of below poverty line "says the very existence of SHGs is highly relevant to make the people of below poverty line hopeful and self reliant. SHGs enable to increase their income improve their standard of living and status in society to the main stream ultimately, the nation reaps the advantages of socialism.

RESEARCH PROBLEM

The core of the problem is that women shoulder a number of responsibilities, but they are not given adequate participatory or decision making power in the family and society and they are unaware of their economic status, cultural and social status and which impact on the development of country.

OBJECTIVES OF THE STUDY

1. To find out the benefits of SHG member.
2. To find out the improvement in economic condition of SHG members.
3. To find out change in life style of SHG member.

HYPOTHESIS

- 1) H0: The present economic status remains same after joining SHG.
- H1: The present economic status is not same after joining SHG.

PAIRED SAMPLE TEST

	Paired Differences					t	df	Sig. (2-tailed)
	Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
				Lower	Upper			
Pair 1 After joining SHG are you satisfied with your economic status Before joining SHG are you satisfied with your economic status	1.920	1.243	.176	1.567	2.273	10.924	49	.000

PAIRED SAMPLES STATISTICS

		Mean	N	Std. Deviation	Std. Error Mean
Pair 1	After joining SHG are you satisfied with your economic status	3.36	50	.722	.102
	Before joining SHG are you satisfied with your economic status	1.44	50	.577	.082

The sig value is 0.000<0.05 reject the Ho.

Conclusion: The present economic status satisfied after joining SHG.

RESULT

- Before joining SHG they were satisfied with their economic status mean value is 1.44 and after joining SHG they were satisfied with their economic status mean value is 3.36. Since the significant value for between group is 0.000 which is smaller than the level of significant i.e.(0.000<0.05) therefore, reject Ho.
- The difference in mean value of Before joining SHG and after joining SHG they were satisfied with their economic Status or not. before joining SHG they were dissatisfied with their economic status, because due to the insufficient finance they faced problem to fulfill even their basic needs and also they were leading low level of standard of living as some people faced to fulfill their children needs and wants as they have to depend on only one way of income from the main head of the family this lead to the problems of insufficient of money supply before joining the SHGs. that they were satisfied after joining SHG and are many women are happy with their economic status, because now they need not to be depend on one source of income to lead their life and to fulfill the requirements. But now a women can also earn money with the help of small scale industry which she have started with the help of SHG group and being independent she can fulfill her own needs as well as her family needs.

2) Ho: The decision making power remains same after joining SHG.

H1: The decision making power is not same after joining SHG.

PAIRED SAMPLES STATISTICS

		Mean	N	Std. Deviation	Std. Error Mean
Pair 1	Are you able to take decision making power in your family before joining SHG	1.16	50	.468	.066
	Are you able to take decision making power in your family after joining SHG	3.76	50	.517	.073

PAIRED SAMPLES TEST

		Paired Differences				T	df	Sig. (2-tailed)	
		Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
					Lower				Upper
Pair 1	Are you able to take decision making power in your family before joining SHG Are you able to take decision making power in your family after joining SHG	-2.600	.857	.121	-2.844	-2.356	-21.449	49.000	

The sig is 0.000<0.05 reject Ho

Conclusion: The decision making power improved after joining SHG.

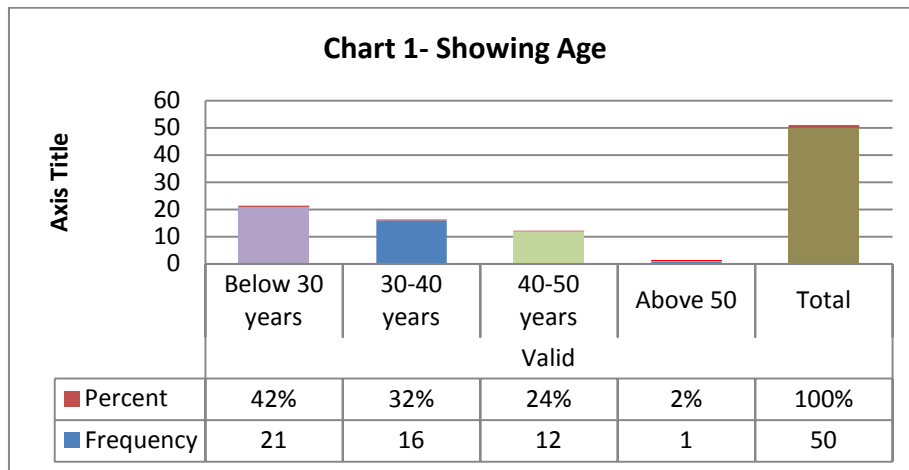
RESULT

- Before joining SHG they are able to take decision making power in their family mean value is 1.16 and after joining SHG they are able to take decision making power in their family mean value is 3.76. Since the significant value for between group is 0.000 which is smaller than the level of significant i.e.(0.000<0.05) therefore, reject Ho.
- The difference in mean value of before joining SHG and after joining SHG they are able to take decision making power in their family remains same or weather it has increased. Before joining SHG some of the women were not having rights to take decisions regarding their family as they were only meant to look after their house and to work for their family. A woman was given least importance to participate in decision making of their family. after joining SHG they also got an opportunity to participate in the decision making of their family. As women also runs own firm and earn money. Being an independent she will be having an ability to take appropriate decision regarding her business filed as well as regarding her family. This was possible only after joining the SHGs.

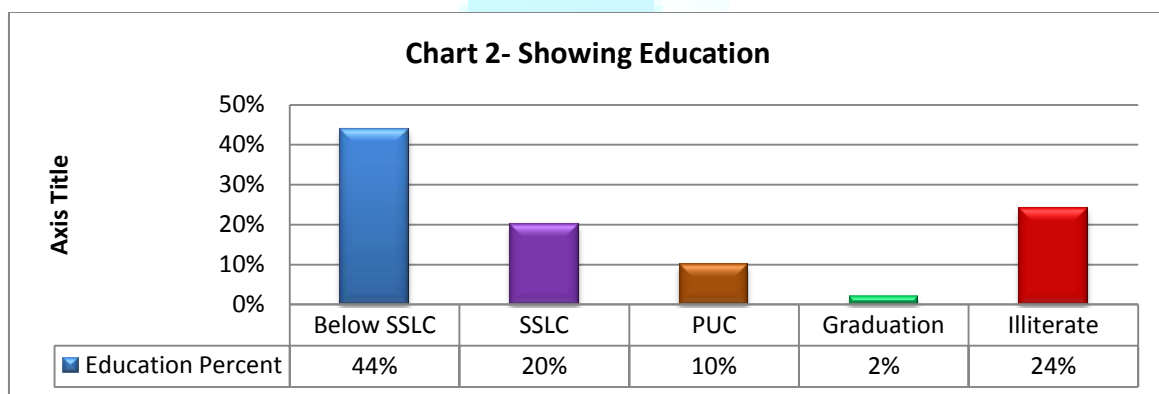
RESEARCH METHODOLOGY

This research has adopted both exploratory and descriptive research designs. In exploratory research many focus groups and depth interviews were conducted among various demographics to understand the insights of brand preference and their tastes. Based on the ideas generated during exploratory research the descriptive research design was finalised. A well structured questionnaire was developed for the same and data was collected. The research has been conducted in Bagalkot city, Karnataka, India. The sample units chosen were SHG members. Study was restricted In member of Self help groups. The sample size to which questionnaires were administered was 50. and 50 respondents responded. Hence the response rate is 100%.

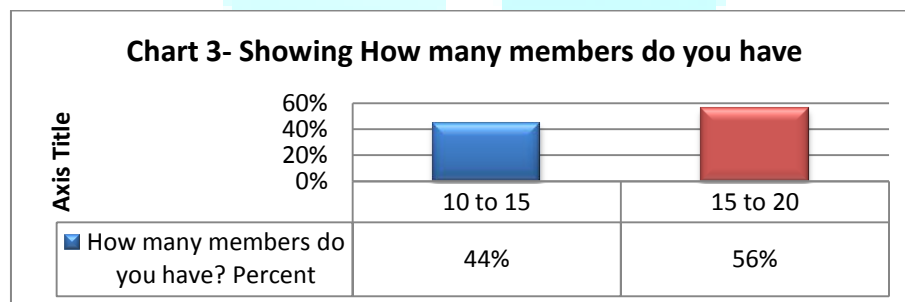
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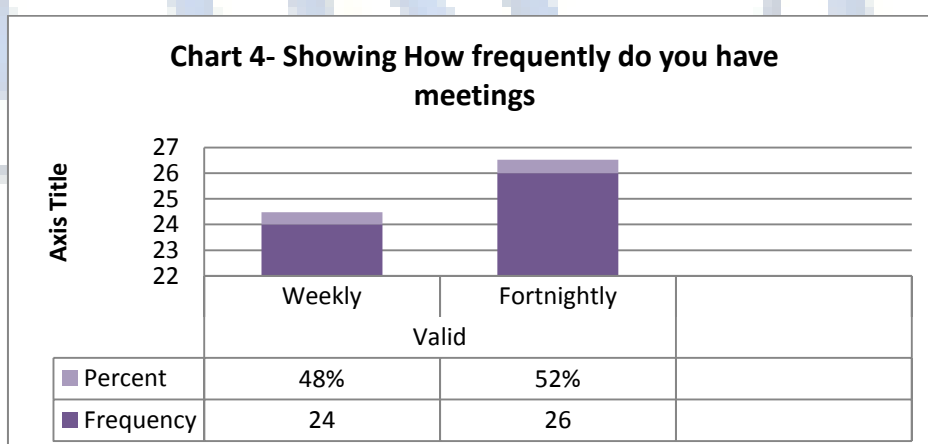
From chart 1 it is seen that it is found that the 42% of them belong to the age of below 30 years, where as 32% of the respondents are between 30-40 years, and 24% of the respondents are in between 40-50, and remaining 2% of them belong to age group of above 50 years. Most of the SHG members are middle age people .and they are actively participating in SHG activities. This reveals their interest in SHG and their motive behind the SHG.



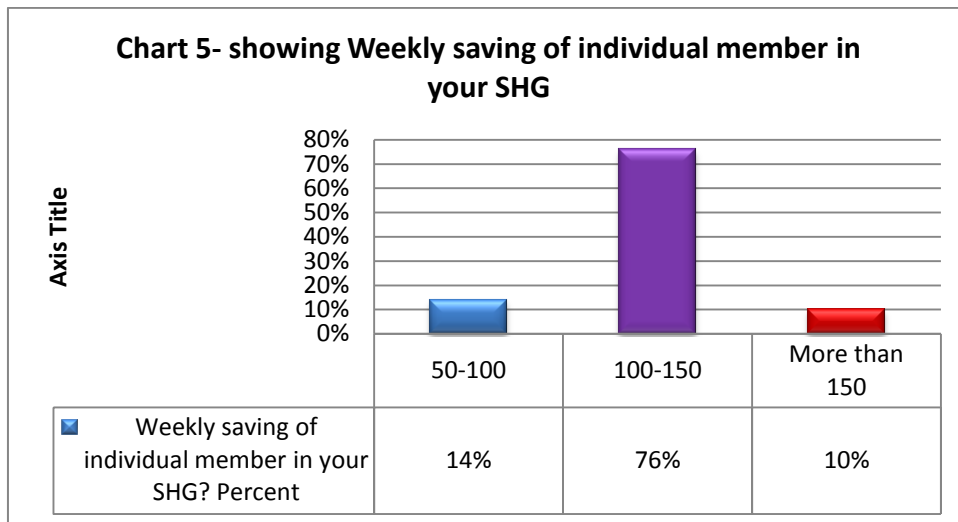
From chart 2 it is found that the education level of SHG member is 44% of respondents are below SSLC, where as 24% respondents are illiterate, 20% respondents are SSLC, 10% respondents are PUC, and only 2% respondents are graduation. Most of the respondents are below SSLC level and illiterate. So they are unaware of their rights in society and family. It is main drawback of women empowerment in society.



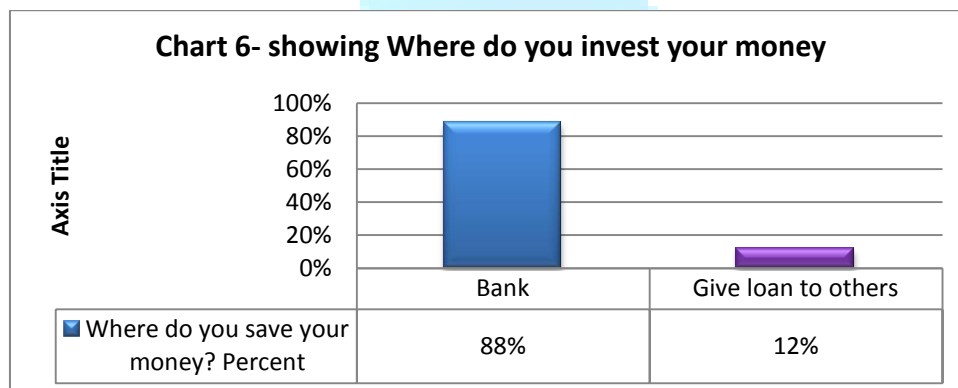
From chart 3 it is found that 56% of respondents said that 15-20 members in their SHGs. whereas 44% of respondents said that 10-15 members in their group. Most of the respondents say the SHGs consist of 15-20 members. It shows that there is an increase in the members joining the SHG. More people are getting awareness about SHGs. Hence this helps in development of entrepreneur.



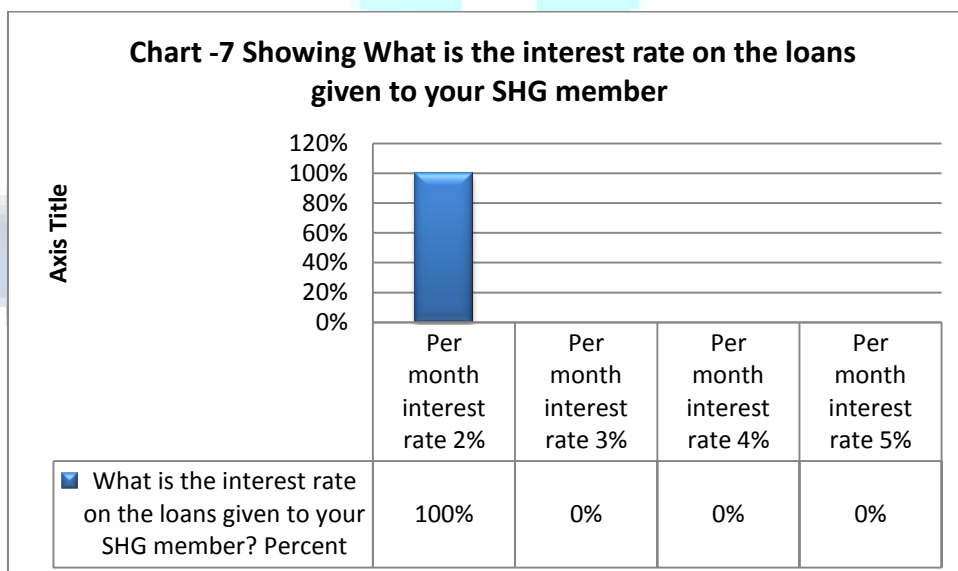
From chart 4 it is found that 52% of respondents said that their SHG meetings are conducted fortnightly, where as 48% respondents said that their SHG meetings are conducted weekly, most of the respondents feel that SHG conducting meeting is very helpful to the members. SHG motivators meet their members frequently to motivate and encourage them to take active part in the SHG movement and to share the developments of the activities of their members. And what problems the SHG members are facing; these things are discussed in the meeting.



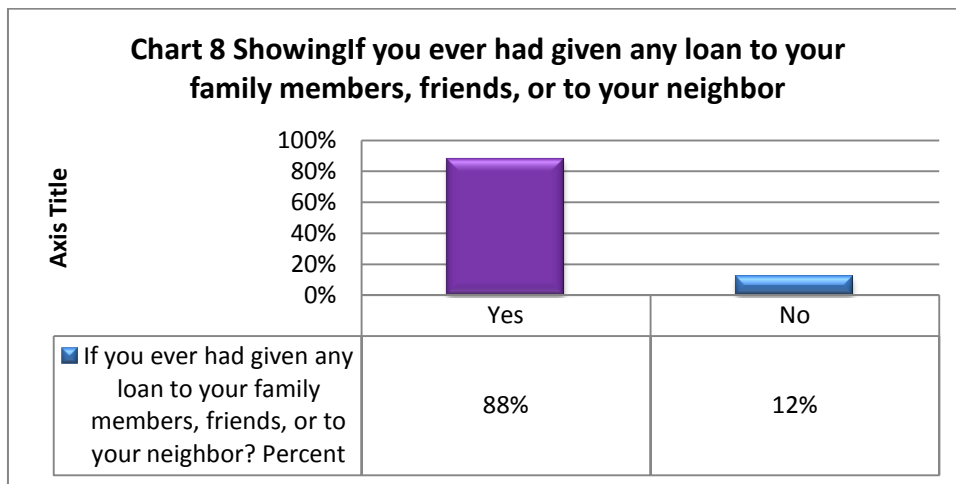
From chart 5 it is found that 76% of respondents said that weekly saving of individual member in SHG is Rs.100-150, whereas 14% of respondents said that their weekly saving of individual member in SHG is Rs.50-100, remaining 10% of respondents said that more than Rs. 150 they save in a week. most of the respondents save up to Rs.100-150 per week, it is very helpful to start new business and for the business development and to provide loan for their group members and for the people other than the group members.



From chart 6 it is found that 88% of respondents said that they have to save their money in bank, whereas 12% of respondents said that they give loan to others. most of the respondents save their money in Bank, it shows that they are aware of bank and the benefits they get from the bank. The interest generated from the savings can utilized to start new small scale industry, to shoulder the Family Responsibilities.

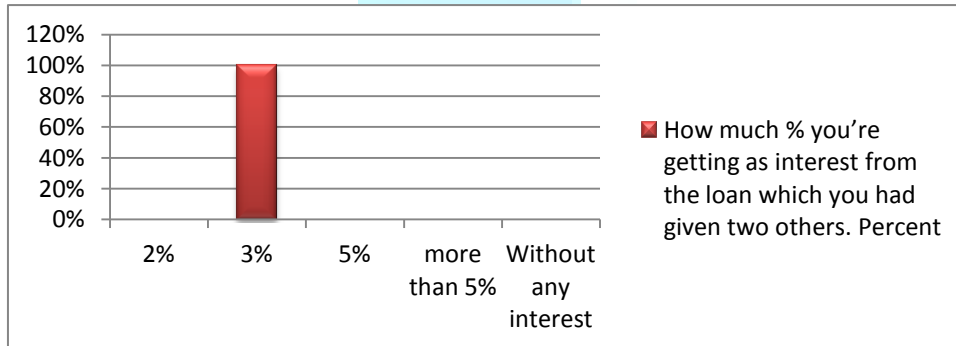


From chart 7 the above table it is found that All 100% of respondents said that per month interest rate given to their SHG member is 2%.that most of the respondents feel that compared to other NGO's and other Government officials. SHG interest rate is very low so they can borrow it from the group members and they are able to repay the loans.

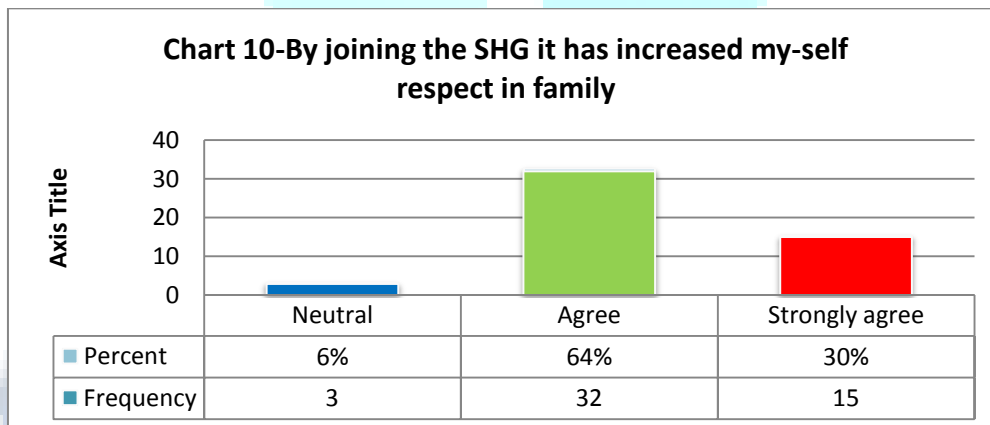


From chart 8 it is found that 88% of respondents said that that yes they have to give loan to their family members, friends, and their neighbours, whereas 12% of respondents said that no. most of the respondent's have given loan to their family members, friends and neighbour. It means that the SHG member can earn good amount of return on their principal amount with good rate of interest. Hence this leads to the improvisation of the women empowerment as they can invest this amount to expand their enterprise so as to develop their small scale industries.

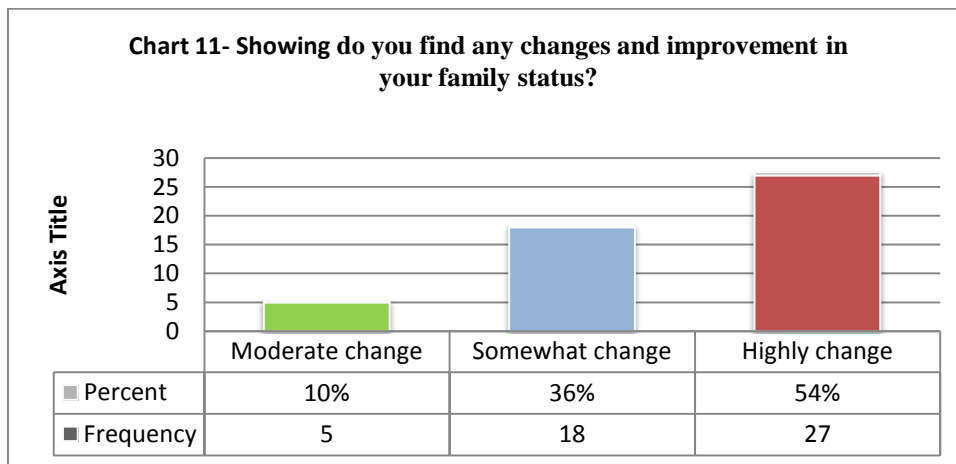
CHART- 9 SHOWING HOW MUCH % YOU'RE GETTING AS INTEREST FROM THE LOAN WHICH YOU HAD GIVEN TWO OTHERS



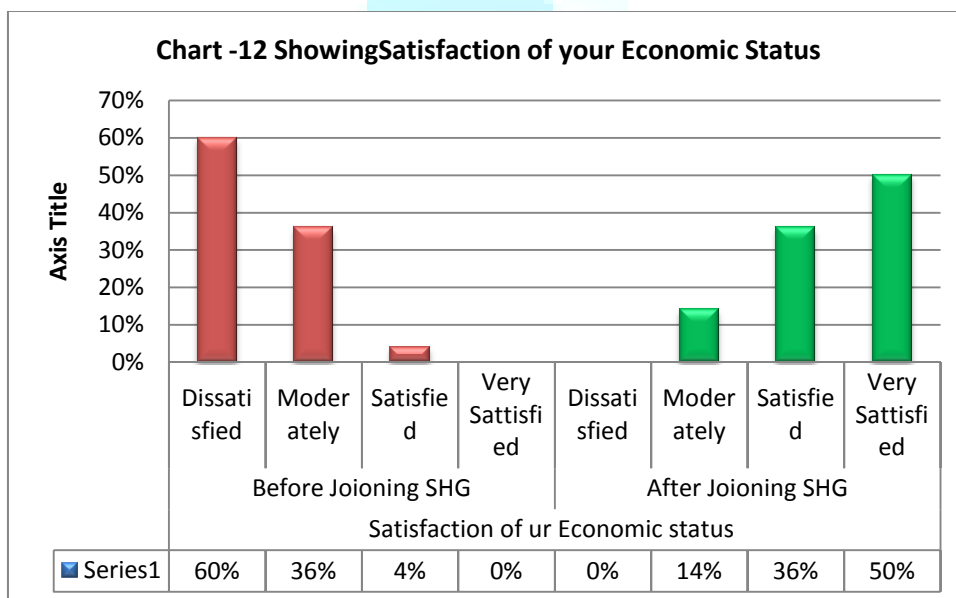
From chart 9 it is found that all 100% respondents getting as interest from the loan given to others on 3% rate of interest. All respondent's get 3% interest on the principal amount. This helps to increase the liquidity among the SHG member group which in turn helps to finance new SHG member to start up new small scale enterprise and also for the efficient functioning of existing enterprise which again leads the way towards the development of women empowerment.



From the chart 10 it is found that 64% of respondents agree to join the SHG it has increased their self respect in family, where as 30% of respondent Strongly Agree to join the SHG it has increased their self respect in family. And only 6% of respondent's neutral to joining the SHG it has increased their self respect in family. most of the respondents agree that by joining SHG it has been increased their self respect in their family, because a women has to take the responsibility equally to the men by accomplishing all the tasks which are most needed to survive, because women will be having many responsibilities on her shoulder as a housewife, mother and as a women entrepreneur. So by joining she can fulfill all her needs and also can develop her enterprise, this helps women to increase their self respect.

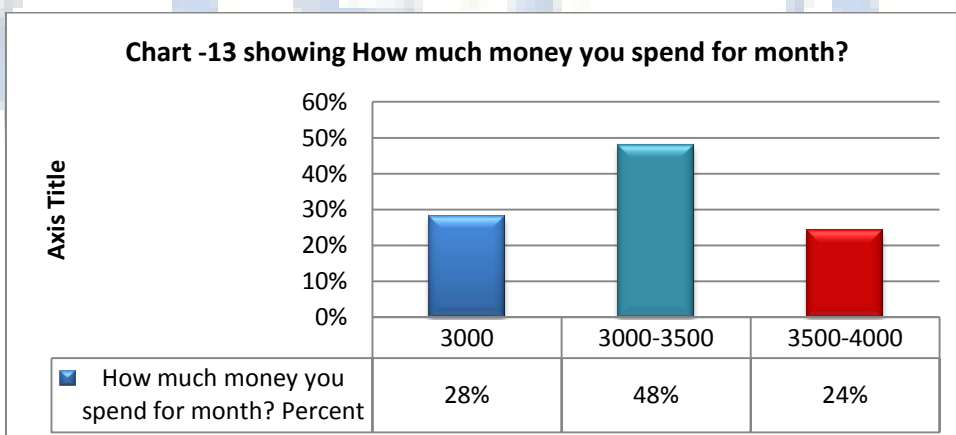


From chart 11- it is found that 54% of respondents said that after joining SHG it has change and improvement in their family status. Whereas 36% of respondents said that somewhat change in their family status, remaining 10% of respondents said that moderate change in their family status. After joining SHGs many women started their own small scale industries which helped to generate profit as well as it helped to increase their standard of living by creating their own recognition in the society.

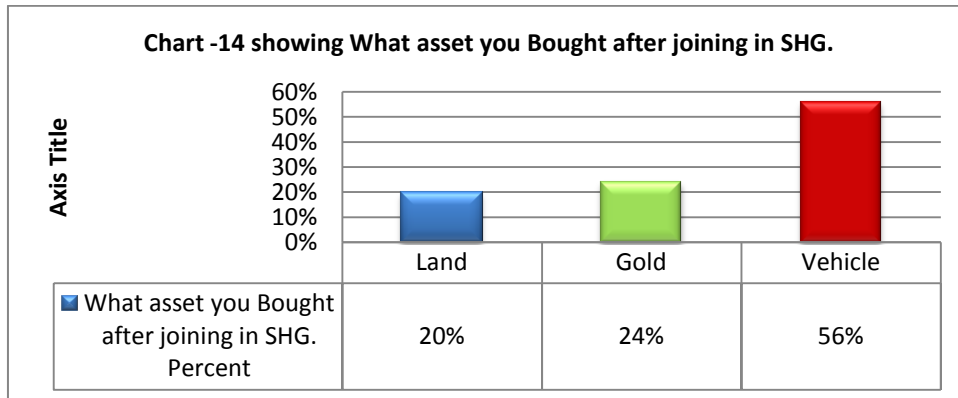


From chart 12 it is found that 60% of respondents said that before joining SHG they are dissatisfied with their economic condition, 36% of respondents said that they moderately satisfied with their economic status and only 4% of respondents said that they are satisfied with their economic status. After joining SHG it is found that 50% of respondents said that after joining SHG they are very satisfied with their economic condition, where as 36% of respondents said that they satisfied with their economic status, and 14% of respondents say that they are moderately satisfied with their economic status

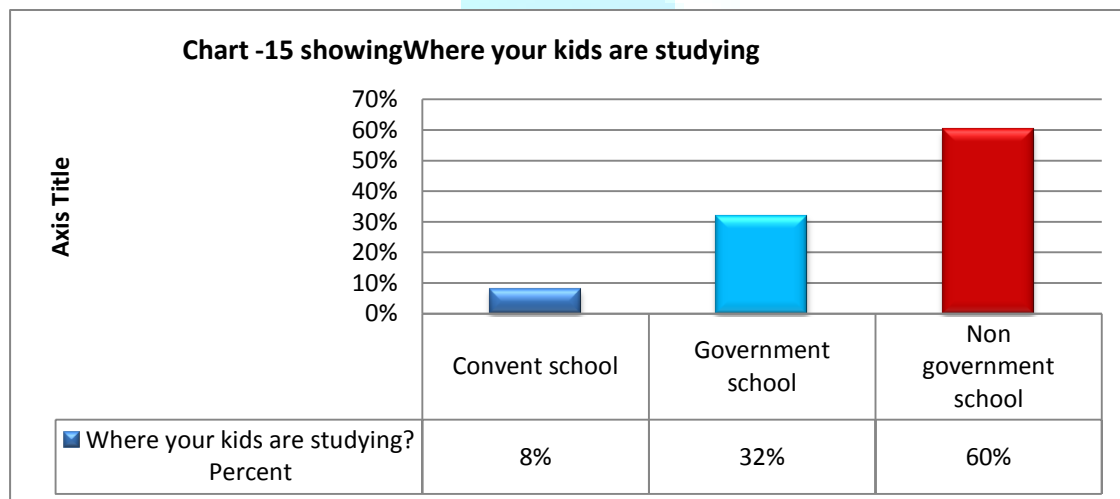
Most of the respondents feel before joining SHG they were dissatisfied with their economic status, because due to the insufficient finance they faced problem to fulfil even their basic needs. On the other hand it is understood that most of the respondents said that they were satisfied after joining SHG and are many women are happy with their economic status, because now they need not to be depend on one source of income to lead their life and to fulfil the requirements. But now a women can also earn money with the help of small scale industry which she have started with the help of SHG group and being independent she can fulfil her own needs as well as her family needs.



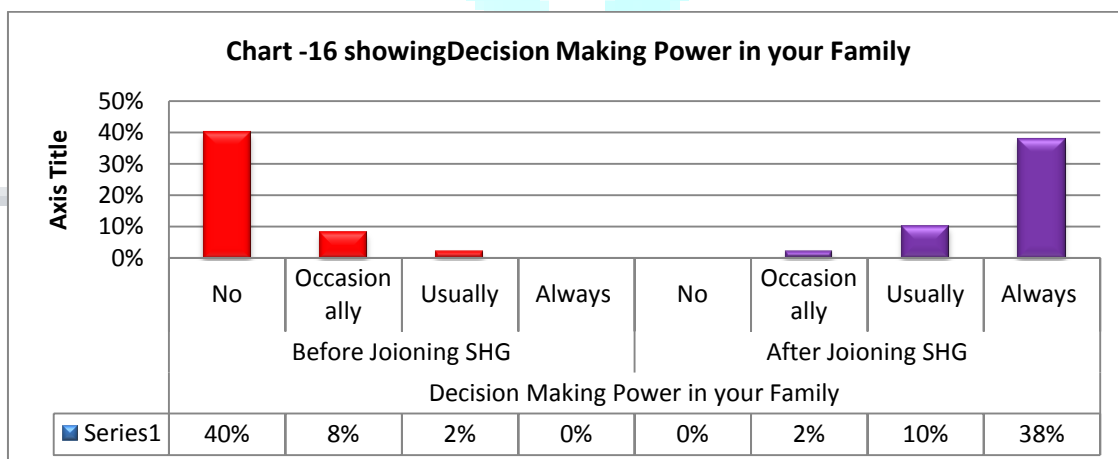
From Chart 13- it is found that 48% of respondents said that for month they spend 3000-3500, whereas 28% of respondents said that 3000, remaining 24% of respondents said that 3500-4000. Most of the respondents believe that after joining SHG they spend more money. As after joining the SHG group they have improved their standard of living.



From chart 14- it is found that 56% of respondents said that after joining SHG they purchase vehicle, where as 24% of respondent said that they purchase Gold, and 20% of respondents said that they purchase Land. most of the respondents feel that after joining SHG their life style will be changed in society. As women also started earning the family has got good recognition in the society and many women purchased new vehicles, and other home appliances. But some of the women purchased new vehicles and using that vehicle in their business activity as one of the asset



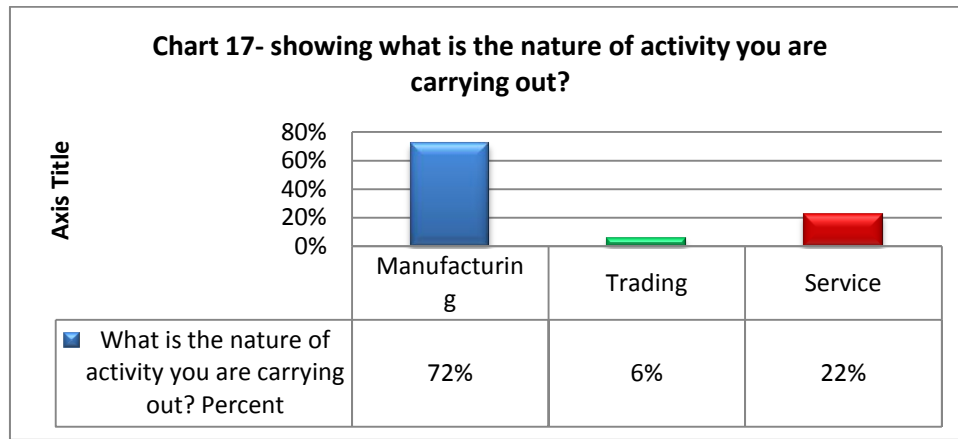
From chart 15 it is found that 60% of respondents said that their kids are studying in non government school, whereas 32% of respondents said that Government school, remaining 8% of respondents said that convent school. All respondents kids are learning in non-government schools as well as government schools after joining the SHG group but before joining the group many kids were not going to school as their parents were insufficient to pay the school fesses but now not only their kids go to school but also their standard of living has been increased within the society.



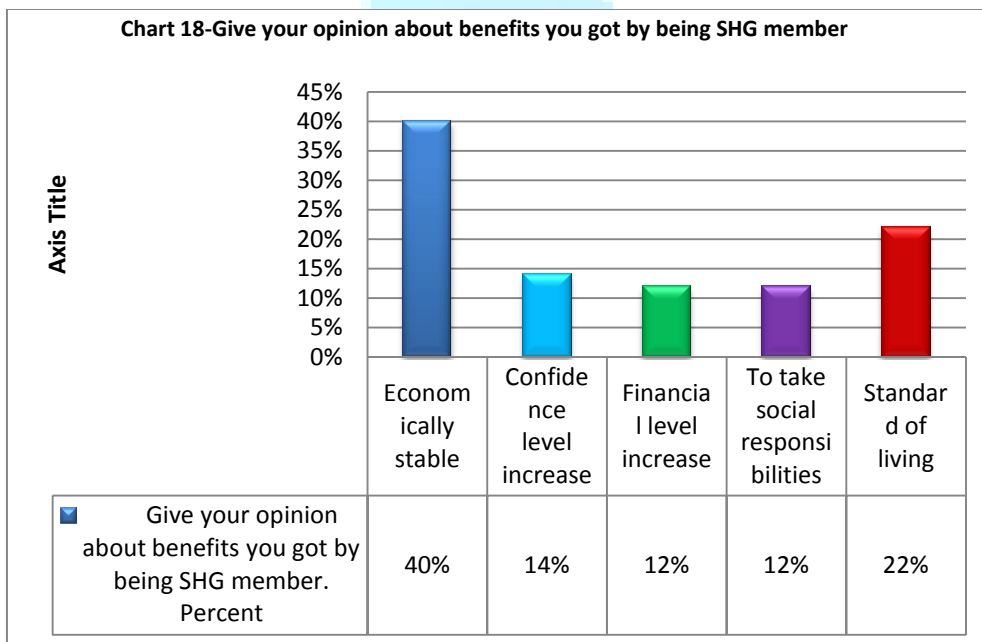
From chart 16 it is found that 70% of respondents said that before joining SHG in their family they take decision making power is occasionally, where as 20% of respondents said that they not take decision making power in family and 10% of respondents said that usually they take decision making power in family. After joining SHG in their family they take decision making power is always, where as 20% of respondents said that they usually take decision making power, and remaining 16% of respondents said that occasionally they take decision in her family

Most of the respondents feel that before joining SHG some of the women were not having rights to take decisions regarding their family as they were only meant to look after their house and to work for their family. A woman was given least importance to participate in decision making of their family. On the other hand after joining SHG they also got an opportunity to participate in the decision making of their family. As women also runs own firm and earn money. Being an

independent she will be having an ability to take appropriate decision regarding her business filed as well as regarding her family. This was possible only after joining the SHGs.



From chart 17 it is found that 72% of respondents said that their nature of activity is manufacturing, whereas 22% of respondents said that their nature of activity is service, and remaining 6% of respondents said that their nature of activity is trading. Most of the respondents have started small scale industries in manufacturing, trading and service. Being a women they have involved themselves in all types of business by updating knowledge and by learning skills required to perform those type of jobs because in manufacturing women have started enterprises like papad making, pickle industry, dairy farming. Etc and then in trading women have started trading business like buy and sell other products, and also women started business in service like hotels, mess, PG's etc. Hence women have showed her performance in each and every field.



From chart 18 it is found that 40% of respondents said that being SHG member they are economically stable, whereas 22% of respondents said that their standard of living increase, and 14% of respondents said that their confidence level increase, 12% of respondents said that they take social responsibilities being SHG member, and remaining 12% of respondents said that their financial level increase. Most of the respondents feel that their economical status have been increased and every women have gained confidence level were as their financial status have also been increased as they tend to spend more their standard of living also increased by joining SHG group. As it provides sufficient support, both financial and motivation through which women gets inspired to start up new enterprises which help to develop women empowerment.

FINDINGS

- Among the 50 respondents 44% of respondents are below SSLC, further 24% of the respondents are illiterate so they are not aware about their rights in society and family it is a drawback of women empowerment.
- Among the 50 respondents 56% of Respondents said that SHG group has 15-20 members and they all working together. Further 38% of respondents said their in SHG 10-15 members work together, it shows that more numbers of the members joining the SHG. More people are getting awareness about SHGs. Hence this helps in development of entrepreneur.
- Among the 50 respondents 52% of the respondents said that they are member of SHG since from 4 years. It shows that SHG functioning very good in society and it plays an important role in women empowerment; further 24% of them are member of SHG since from more than 4 year.
- Among the 50 respondents 52% of respondents feel that SHG conducting meeting is very helpful to the members. SHG motivators meet their members frequently to motivate and encourage them to take active part in the SHG movement and to share the developments of the activities of their members, further 48% of respondents said they conduct meeting weekly once.
- Among 50 respondents 76% of respondents they save up to Rs.100-150 per week, it is very helpful to start new business and for the business development and to provide loan for their group members on 2% interest rate.
- Among 50 respondents 88% of respondents save their money in Bank, it shows that they are aware of bank and the benefits they get from the bank. Further 12% they provide loans to others.
- Among 50 respondents 88% of respondents said they provide loans to other people on 3% interest rate, further 12% of respondents said they not provide any loan.

- Among the 50 respondents 66% of respondents said they bought 20000/- as loan from SHG, further 40% are less than 20000. It shows that it's helpful their family expenditure and economic condition.
- Among 50 respondents 64% of respondents said they join the SHG to increase their self respects of their family, further 30% of respondents strongly agree.
- Among 50 respondents 54% of respondents the amount getting from SHG it helps their family finance, further 34% respondents said same.
- Among the 50 respondents 60% of respondents said before joining the SHG they dissatisfied with economic condition of their family, further 36% of them moderately satisfied. And after joining SHG among the 50 respondents 50% respondents said that they are very satisfied with their economic condition, and further 36% of respondents are satisfied their economic condition.
- Among the 50 respondents 60% of respondents said their kids are studying in non GOVT School, further 32% of them said GOVT School.
- Among the 50 respondents 70% of respondents before joining SHG they take decision occasionally, further 20% of respondents they not take decision making power in their family.
- Among 50 respondents 54% said after joining the SHG they got power to take decision in their family, further 20% of them said usually they take decision making power in their family.
- Among 50 respondents 72% of respondents said they working as manufacturer, further 22% of them said as service provider.
- Among 50 respondents 40% of respondents said being SHG member they are economically stable, further 22% of them said their standard of living is increases. And 12% respondents said that their confidence level increase, and also they take social responsibilities after joining SHG

CONCLUSION

The study was undertaken to identify women empowerment through Self Help Group and entrepreneur skills improvement in Bagalkot area. It is found that the economic factor has been changed after joining the Self Help Groups. There are emerging issues that need to be addressed to make the role of women in the long run. It is clear that members involving in their own voluntary organizations, by achieving social status and also by providing employment opportunity by creating positive environment within the society and by inspiring women in the society, many small scale units can be started by providing micro finance which helps to achieve a vast scale. The self help group is important in re-strengthening and bringing together of the human race. It can be conclude that the economic activities of Self Help Group are quite successful. In Bagalkot area and surrounding rural area there is successful development of women empowerment and entrepreneurship skills.

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